

<i>SERFF Tracking Number:</i>	<i>NWST-127755591</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Northwestern Long Term Care Insurance Company</i>	<i>State Tracking Number:</i>	<i>50107</i>
<i>Company Tracking Number:</i>	<i>NM-LTC-002 (1011)</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>NM-LTC-002 (1011)</i>		
<i>Project Name/Number:</i>	<i>NM-LTC-002 (1011)/NM-LTC-002 (1011)</i>		

Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: NM-LTC-002 (1011)	SERFF Tr Num: NWST-127755591	State: Arkansas
TOI: LTC03I Individual Long Term Care	SERFF Status: Closed-Filed	State Tr Num: 50107
Sub-TOI: LTC03I.001 Qualified	Co Tr Num: NM-LTC-002 (1011)	State Status: Filed-Closed
Filing Type: Advertisement		Reviewer(s): Donna Lambert
	Authors: Mai Xiong, Samantha Turdo	Disposition Date: 10/27/2011
	Date Submitted: 10/26/2011	Disposition Status: Filed
Implementation Date Requested: On Approval		Implementation Date: 10/27/2011

State Filing Description:

General Information

Project Name: NM-LTC-002 (1011)	Status of Filing in Domicile: Pending
Project Number: NM-LTC-002 (1011)	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 10/28/2011
	State Status Changed: 10/28/2011
Deemer Date:	Created By: Samantha Turdo
Submitted By: Samantha Turdo	Corresponding Filing Tracking Number:

Filing Description:

We are submitting the attached forms for your review and approval, if necessary, as advertising material for the Long Term Care Policy and related forms which have been previously approved in your state.

The forms included with this filing are webpages regarding long-term care insurance. These webpages are intended for use by our agents, clients or prospective clients.

If you should have any questions regarding the enclosed forms, please call me at (414) 665-7195 or you can e-mail me at mai-baoxiong@northwesternmutual.com. On e-mails that are sent, please copy samanthaturdo@northwesternmutual.com.

SERFF Tracking Number: NWST-127755591 State: Arkansas
Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 50107
Company
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Product Name: NM-LTC-002 (1011)
Project Name/Number: NM-LTC-002 (1011)/NM-LTC-002 (1011)

Sincerely,

Mai Xiong
Product Compliance Specialist

Company and Contact

Filing Contact Information

Mai Xiong, Product Compliance Specialist mai-baoxiong@northwesternmutual.com
720 E Wisconsin Ave 414-665-7195 [Phone]
Milwaukee, WI 53202 414-665-5006 [FAX]

Filing Company Information

Northwestern Long Term Care Insurance CoCode: 69000 State of Domicile: Wisconsin
Company
720 East Wisconsin Avenue Group Code: 860 Company Type: Long Term Care
Rm S845 Group Name: State ID Number:
Milwaukee, WI 53202 FEIN Number: 36-2258318
(414) 271-1444 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$250.00
Retaliatory? No
Fee Explanation: \$50 per advertising form
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Northwestern Long Term Care Insurance Company	\$250.00	10/26/2011	53218444

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Donna Lambert	10/27/2011	10/28/2011

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Disposition

Disposition Date: 10/27/2011

Implementation Date: 10/27/2011

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	LTC Overview	Filed	Yes
Form	LTC Basics	Filed	Yes
Form	LTC Costs	Filed	Yes
Form	Your Options	Filed	Yes
Form	Choosing a Policy	Filed	Yes

SERFF Tracking Number: NWST-127755591 State: Arkansas

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Company Tracking Number: NM-LTC-002 (1011)

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: NM-LTC-002 (1011)

Project Name/Number: NM-LTC-002 (1011)/NM-LTC-002 (1011)

Form Schedule

Lead Form Number: NM-LTC-002 (1011)

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Status						
Filed 10/27/2011	NM-LTC-002 (1011)	Advertising LTC Overview	Initial		0.000	NM-LTC-002 (1011).pdf
Filed 10/27/2011	NM-LTC-003 (1011)	Advertising LTC Basics	Initial		0.000	NM-LTC-003 (1011).pdf
Filed 10/27/2011	NM-LTC-004 (1011)	Advertising LTC Costs	Initial		0.000	NM-LTC-004 (1011).pdf
Filed 10/27/2011	NM-LTC-005 (1011)	Advertising Your Options	Initial		0.000	NM-LTC-005 (1011).pdf
Filed 10/27/2011	NM-LTC-006 (1011)	Advertising Choosing a Policy	Initial		0.000	NM-LTC-006 (1011).pdf


Personal: Long Term Care Insurance > States

Long-Term Care Insurance

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Select Your State

Select...

Are your most important assets protected?

- What do you know about long-term care?
- If you or a loved one should need long-term care, what impact would that have on you or your family?
- Where would you or your loved ones want to receive care? How would you pay for it?

Long-term care insurance is available from [Northwestern Long Term Care Insurance Company](#).

Overview	Basics	Costs	Your Options	Choosing a Policy	Contact Us
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Long-term Care Basics

Learn about what to factor when considering long-term care or how long-term care insurance can help protect your family's financial security.

What are your options for long-term care?

[View a presentation](#) to learn more about your options for long-term care or [read an article](#) to help you better understand whether long-term care insurance is right for you.

What is long-term care?

Long-term care refers to services that individuals who are chronically ill or suffering from a disabling condition, or cognitive impairment rely upon. These services are generally needed for an extended period of time and may not "cure" or "heal" the individual receiving them. Long-term care services help with routine activities such as bathing, dressing, and eating.

How is long-term care different from other Medical Care?

Rehabilitative medical care due to acute conditions is different from long-term care. When medical care is the result of an acute, or short term, medical condition (e.g. hip replacements, strokes, or cancer), a hospital stay is often necessary to help stabilize the condition. If patients have not made a full recovery, they are normally discharged to the care of a nursing facility, or to the supervision of professional home care. With these types of conditions, Medicare (for qualifying individuals) or private-pay health insurance will usually pay for rehabilitative care.

Who Provides Care

Receiving care at home

When determining the appropriate plan of care, physicians often look to the client's home as the preferred location. Not only is it familiar to the patient, but it also promotes emotional well-being for the entire family.

The most common providers of home care are family and friends. Their assistance is not always available on a 24 hours a day basis. When extensive care is required, the family may decide to hire qualified home health care providers* such as registered nurses, physical therapists or licensed social workers.

Community Care

To assist those individuals whose informal caregivers such as family or friends work during the day, and may be unable to provide ongoing care, Adult Day Care Facilities** may be a practical alternative. Designed to promote social interaction while meeting the health care needs of long-term care recipients, adult day care offers caregivers the time necessary to meet their own day-to-day responsibilities at home and at work.

Alternate Living Facility***

Moving a loved one into a facility can be stressful and time consuming. To make an informed decision, it is important to know the choices of facilities available in your area.

An Alternative Living Facility may be a better option for you if the care you need cannot be provided in your home.

- Meet a wide range of individual needs within a residential-type setting.
- Ongoing care on a 24 hour basis.
- Assistance with everyday activities like dressing, bathing and meal preparation.

Nursing Homes

Sometimes care in nursing homes is needed. A nursing home is a facility that is primarily in the business of providing licensed nursing care on a 24 hour basis. As the cost of hospitalization increases, many people complete their recovery in nursing homes.

- Offer a less expensive alternative to some types of care and therapies formerly available only in a hospital.
- Some nursing home residents stay long enough to regain their independence and then return home.
- Others may find they continue to need assistance throughout the day and remain at the nursing home for extended periods of time.

What is Long-Term Care Insurance?

Long-term care insurance enables you to receive care in your home, the community, an alternate living facility (e.g. Alzheimer's Facility), or in a nursing facility. It also helps protect you from depleting your assets and diverting your retirement income in order to receive the necessary care.

Is Long-Term Care Insurance Right for you?

People consider purchasing long-term care insurance for a variety of reasons. Some buy to preserve assets they have worked hard to accumulate. For others, long-term care insurance offers a sense of independence – freedom from having to rely on children or the government to provide care. Given the option, many would prefer that the family was there for support, not as primary care providers.

Regardless of the reason you're considering long-term care insurance, it can afford those who purchase it a greater sense of financial security and freedom of choice when it's needed most.

*In states that do not license or certify these providers, other guidelines may apply. Providers may vary by state.

**Also known as Residential Care Facilities (California only) or Assisted Living Facilities

***Note: Certain state insurance departments require variations in terminology to some policy features. The new terms for the features do not change how the features operate. Such changes may be "Adult Day Health Care Centers" or "Adult Day Care Facilities" replacing "Adult Day Care Centers," "Assisted Living Facilities" replacing "Alternate Living Facilities," or "Residential Care Facility" and "Lifetime Maximum Dollar Amount" or "Maximum Lifetime Benefit" replacing "Benefit Account Value."

Insurance Policy forms TT.LTC.(1010) and TT.LTC.ML.(1010). Policy form TT.LTC.ML.(1010) is only available in NJ, NY, OH and PA.

Northwestern Long Term Care Insurance Company's long-term care insurance contains exclusions and limitations.


The purpose of this material is for the marketing and solicitation of insurance.

A financial representative is a licensed insurance agent/producer.

NM-LTC-003 (1011)



Long-Term Care Insurance

 SHARE LikeSelect Your State

Are your most important assets protected?

- What do you know about long-term care?
- If you or a loved one should need long-term care, what impact would that have on you or your family?
- Where would you or your loved ones want to receive care? How would you pay for it?

Long-term care insurance is available from **Northwestern Long Term Care Insurance Company**.

Overview

Basics

Costs

Your Options

Choosing a
Policy

Contact Us

Long-term Care Costs

The cost of long-term care varies widely by region and can often be underestimated and may have a larger impact on your assets than you realize.

What does long-term care cost in your area?

To get a better idea of costs you may encounter, find out the **Cost of Long-term Care** in your local area and nationwide.

How much would a future long-term care event cost?

No one likes to think about a long-term care event, but considering your options while you're healthy is the best time to plan.

Use the **LTC Cost Calculator** to better understand the potential cost of a long-term care event and how it can vary by age, where the care takes place and the length of care.

Ask yourself the following:

- Could your present income and assets pay for your long-term care expenses today, in 10 years or in 30 years?
- How might that potential cost impact your college funding, charitable giving or estate planning goals?
- If the income generated before and during retirement is unable to keep pace with the increasing cost of care in your area, where might the additional dollars come from?

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NM-LTC-004 (1011)



Personal: Long Term Care Insurance > States

Long-Term Care Insurance

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Select Your State

Select...

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Overview	Basics	Costs	Your Options	Choosing a Policy	Contact Us
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Your Options

How would you pay for care if the need arises? What are your options? It's important to consider all options and resources available to you for long-term care assistance.

Family

Family members often take on the responsibility of caring for a loved one. Care from a family member is not usually the planned option, but rather the result of a sudden need. Given the option, many would prefer that the family was there for support, not as primary care providers.

Disability Income Insurance

Disability income insurance is designed to replace lost income and pay for everyday expenses, such as your mortgage and bills, but is not specifically designed to provide the funds for the additional cost of long-term care services.

Medicare and Health Insurance

For most Americans, Medicare becomes your health insurance at age 65. It is designed to pay for medically necessary skilled care for acute, short-term conditions such as broken bones, emergency surgery or a heart attack. Chronic medical conditions evolve over longer periods of time and generally require non-skilled and non-medical care. "Medicare and most health insurance plans, including Medigap (Medicare Supplement Insurance) policies don't pay for this type of care, also called 'custodial care'."¹

However, under Medicare Part A, if you meet certain criteria after being discharged from the hospital, skilled nursing facility services may be covered – up to 100 days, 100% for the first 20 days. From 21-100 days, Medicare requires a co-payment. Medicare will be paid in each benefit period.

Medicaid

Medicaid² is a state-administered government-funded program that pays health care expenses for low-income individuals. If eligibility requirements are met, Medicaid can pay for nursing facility and limited home health care services. The recipient must meet the state's eligibility requirements.

Your Income and Assets

Assuming an estimated annual cost of home health care of [\$84,680 in 2008] and rising at the rate of 5% per year due to inflation, to pay for an average claim a 55 year-old would need to accumulate [\$2,000,000] by the time he or she reaches age 85. Source of cost of care is the Northwestern Long Term Care Cost of Care Survey. [November 2008]. Long Term Care Group, Inc.

Long-Term Care Insurance

Only long-term care insurance is designed to reimburse some of the costs of receiving various levels of care for chronic conditions. Owning a long-term care insurance policy provides you options in deciding where or how you receive care and how much and what type of care you can receive in either:

- Your home
- The community
- Adult day care centers*
- Alternate living facility*
- Nursing home

Long-term care insurance can help to:

- provide funding for potential costs and should be considered an integral part of your retirement plan.
- preserve your income and assets by helping pay for your care through your policy, and not out of your pocket.
- fit a wide range of your needs and budget. The earlier you include long-term care insurance in your overall plan, the lower your premium and the higher the likelihood you will medically qualify for the coverage.

¹ "Medicare and You 2010," Department of Health and Human Services, 2010

² Also referred to as Medi-Cal in California, MassHealth in Massachusetts, and TennCare Medicaid in Tennessee.

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NM-LTC-005 (1011)



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Long-Term Care Insurance

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Select Your State

Select...

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Choosing a Policy

Today's long-term care policies offer a variety of payment options, discounts, and optional benefits with many features.

When choosing a long-term care insurance policy, you'll want to determine the following:

- How much does the policy pay for different levels of care?
- When does the policy start to pay and for how long?
- Does the policy cover costs of receiving various level of care for chronic conditions either in your home, in the community, in an alternate living facility* (e.g. Alzheimer facility) or in a nursing home?
- What protection does the policy offer against the effects of inflation?
- Is it a participating policy?
- Does the company have a history of offering upgrades and enhancements to existing policyowners when a new policy is introduced?

Taking this action will enable you to make a good, informed decision in choosing long-term insurance coverage that best meets your long-term care needs while providing a sense of financial security.

The Northwestern Long Term Care Advantage

Choosing long-term care insurance is a personal and important decision. Evaluating your financial situation, with the assistance of a trusted, knowledgeable representative,** a solid carrier and your family will enable you to determine which coverage is most appropriate. Consider our:

- Financial Strength
- Stability
- Policyowner Value

Financial Strength

Financial strength is fundamental to Northwestern Long Term Care Insurance Company's vision for policyowners. Northwestern Long Term Care Insurance Company, a wholly owned subsidiary of The Northwestern Mutual Life Insurance Company, has unsurpassed industry financial strength ratings.

The four agencies listed base ratings on the financial strength of the insurance company. These ratings are not recommendations of specific policy provisions, rates or practices of the insurance company. At the time of this publication, our most current ratings are for the following dates: A.M. Best Company A++ (highest), 2/2011; Fitch Ratings AAA (highest), 8/2011; Moody's Investors Service Aaa (highest), 6/2011; Standard & Poor's AA+ (second highest), 8/2011. Ratings are subject to change.

Stability

We take a long-term perspective by placing policyowner interest first. The pricing of our long-term care insurance reflects our:

- low lapse assumptions, which anticipates that our policyowners will keep and use their policies
- resulting better cash flow for investments
- ability to invest in a diversified investment portfolio with a long-term horizon, allowing for better stability when short-term fluctuations exist in the market.

We are committed to providing a steady, stable and lasting value.

Policyowner Value

Long-term care insurance policies issued by Northwestern Long Term Care Insurance Company are "participating" policies, which means that they are eligible for dividends. Our philosophy is to pay the highest level of dividends possible while still maintaining a strong surplus position.**

As new and enhanced benefits to QuietCare® policies become available in the future, it is our ambition to make sure that existing policyowners are given the opportunity to acquire them at an appropriate premium, whenever possible and practical. This is an important consideration when purchasing a product that may not be needed for 20, 30, or 40 years.

Your Strong Partner

Make the right choice for your long term care needs with the expert guidance of a financial representative*** who can help you reach your financial goals by:

- thorough fact-finding.
- providing guidance on short – and long-term goals.
- recommending the right products and services at the right time.
- revisiting your needs and goals regularly.

We can help protect against the unexpected need for care now and in the future.

*Also known as Residential Care Facilities (California only) or Assisted Living Facilities.

**Neither the existence nor the amount of a dividend is guaranteed in any given year. Decisions with respect to the determination and allocation of divisible surplus are left to the discretion and sound business judgment of the Board of Directors. There is no guaranteed specific method or formula for the determination and allocation of divisible surplus.

Northwestern Long Term Care Insurance Company's approach is subject to change. Any dividend paid will be used to reduce future premiums, or if not so used because the policy is in a non-premium paying status, will be accumulated as a premium refund which may not exceed the aggregate premiums paid. The cumulative premium refund will be paid to the insured at the earlier of cancellation or termination of the policy or death of the insured. Dividends paid on long-term care policies will be used to reduce the cost of future premiums, or if not so used because the policy is in a non-premium paying status, will be accumulated as a premium refund which may not exceed the aggregate premiums paid. The cumulative premium refund will be paid to the insured at the earlier of cancellation or termination of the policy or death of the insured.

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NM-LTC-006 (1011)

